

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Karen L. McCaffrey**  
Debtor(s)

Bankruptcy Case No.: 15-22078-CMB

Chapter: 7  
Docket No.: 102

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

***CHAPTER 7 CASES*** – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: November 30, 2017

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

In re:  
Karen L. McCaffrey  
Debtor

Case No. 15-22078-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin  
Form ID: 144

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db +Karen L. McCaffrey, 5147 Janie Drive, Pittsburgh, PA 15227-3619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkgroup@knllawgroup.com

Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com, cnoroski@grblaw.com

Jeffrey S. Golembiewski on behalf of Debtor Karen L. McCaffrey jgolembiewski@yahoo.com, denisegole@yahoo.com

Jeniece D. Davis on behalf of Creditor Fay Servicing LLC jeniece@mvrlaw.com, bonnie@mvrlaw.com

Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com, bonnie@mvrlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINLAW.COM, ckutch@ecf.courtdrive.com;acarr@berNSTEINLAW.COM

Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9